

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

---

In re Patent Application of:  
Charles B. Simone

Application No.: 08/605,628

Confirmation No.: 8170

Filed: February 22, 1996

Art Unit: 3626

For: METHOD AND APPARATUS FOR  
LIFESTYLE RISK EVALUATION AND  
INSURABILITY DETERMINATION

---

Examiner: R. L. Porter

**AMENDMENT IN RESPONSE TO NON-FINAL OFFICE ACTION**

MS Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

**INTRODUCTORY COMMENTS**

In response to the Office Action dated January 11, 2007, please amend the above-identified U.S. patent application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 8 of this paper.